

**Information to identify the case:**

Debtor 1 Manuel Salazar  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4134**  
EIN \_\_\_\_-\_\_\_\_\_  
Social Security number or ITIN \_\_\_\_-\_\_\_\_\_  
EIN \_\_\_\_-\_\_\_\_\_

United States Bankruptcy Court **Northern District of Illinois**

Case number: **15-30175**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Manuel Salazar

December 22, 2015

**For the court:**

Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy  
Court

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Manuel Salazar  
 Debtor

Case No. 15-30175-JBS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 67

Date Rcvd: Dec 22, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2015.

db  
 23672320 +Manuel Salazar, 8715 S. Troy St, Evergreen Park, IL 60805-1032  
 23672326 +Amelia Bravo, 2821 N. Mozart St, Chicago, IL 60618-7714  
 23672327 +Bruno Hernadez, 6424 S. Pulaski Rd, Chicago, IL 60629-5134  
 23672329 +C2C Resources, 56 Perimeter Center East, Suite 100, Atlanta, GA 30346-2214  
 23672330 +Capital Merchant Services, 2015 vaughn Rd, Bldg 500, Kennesaw, GA 30144-7831  
 23672331 +Capital Mgmt Services, PO Box 964, Buffalo, NY 14220-0964  
 23672332 +Catalina Bonilla, 3644 W. 62nd Place, Chicago, IL 60629-4017  
 23672333 +Cedar Realty Advisors LLC, 910 W. Van Buren St, Unit 110, Chicago, IL 60607-3573  
 23672333 +Cermak Fish Co, 2711 W. Cermak Rd, Chicago, IL 60608-3509  
 23672335 +Citibank/The Home Depot, Po Box 790040, Saint Louis, MO 63179-0040  
 23672336 +City of Chicago- Dept of Water, PO Box 6330, Chicago, IL 60680-6330  
 23672337 +Comcast, Box 3002, Southeastern, PA 19398-3002  
 23672338 +Con Fin Svc, 300 South Green Bay Rd, Waukegan, IL 60085-4822  
 23672339 +Consumer Financial Services, 7017 Roosevelt Rd, Berwyn, IL 60402-1036  
 23672345 +Eduardo Gonzalez, 2309 W. 23st, Chicago, IL 60608-3803  
 23672346 +El Rey Seafood, 4315 S. Tripp Ave, Chicago, IL 60632-4318  
 23672347 +Esmadge Cristia, 6063 N. Elston, 2nd Floor, Chicago, IL 60646-4724  
 23672349 FIA Card Services N. A., PO B 1259ox, Oaks, PA 19456  
 23672348 +Fernando Martines, 8550 S. Cicero Ave, Burbank, IL 60459-2810  
 23672350 +Francisco Ortega, 9743 S. Avenue J, Chicago, IL 60617-5551  
 23672351 +Guadalupe Ramirez, 3608 W. 55th St, 3rd floor, Chicago, IL 60632-3261  
 23672352 +Herminia Salazar, 2551 Allen St, Apt 104, Live Oak, CA 95953-9586  
 23672354 +Imperio Azteca Suppliers, 4433 S. Springfield Ave, Chicago, IL 60632-4052  
 23672355 +Joel A. Food Distributor Corp, 538 W. Pershing Rd, Chicago, IL 60609-2740  
 23672356 +Jorge Moreno, 2551 Allen St, Apt 104, Live Oak, CA 95953-9586  
 23672357 +Jose E. Velez, 4315 S. Tripp Ave, Chicago, IL 60632-4318  
 23672358 +Jose Velez and El Rey Seafood, 4315 S. Tripp, Chicago, IL 60632-4318  
 23672360 +Leticia Salazar, 609 W. 13th St, Apt 9, Stuttgart, AR 72160-5100  
 23672361 +Martin Varela, 609 W. 13th St, Stuttgart, AR 72160-5114  
 23672362 +May Kosta, 5248 S. Kedzie, Chicago, IL 60632-3129  
 23672363 +Mb Financial Bank, 6111 N River Rd, Rosemont, IL 60018-5111  
 23672364 +Metro. Bank, 2201 West Cermak Rd, Chicago, IL 60608-3921  
 23672366 +Michael Schnel, 14868 Morning Lane, Oak Forest, IL 60452-6019  
 23672367 +Midland Credit Mgmt In, 2365 Northside Dri, San Diego, CA 92108-2709  
 23672369 Mobiloans, 8241 Parkway St, Apple Valley, CA 92308  
 23672370 +Municollofam, 3348 Ridge Road, Lansing, IL 60438-3112  
 23672372 +PAN AMERICAN BAND, 1440 W. NORTH AVENUE, MELROSE PARK, IL 60160-1422  
 23672373 +Pan American Bank, 1440 W. North Ave, Melrose Park, IL 60160-1422  
 23672374 +Peoples Gas, PO Box 19100 green Bay, Green Bay, WI 54307-9100  
 23672378 +RPM Mobile, 20816 44th Ave, Lynnwood, WA 98036-7799  
 23672383 +Thomas Perez, 3553 W. irving Park Rd, Chicago, IL 60618-3219  
 23672384 +Wayne Duene Casa, 5248 S. Kedzie, Chicago, IL 60632-3129  
 23672385 +Wells Business Direct, PO Box 29482, Phoenix, AZ 85038-9482

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr

+EDI: BRMFOGEL.COM Dec 23 2015 01:03:00 Richard M. Fogel, Shaw Fishman Glantz & Towbin LLC,  
 321 N Clark Street, Suite 800, Chicago, IL 60654-4766  
 23672321 +EDI: ARSN.COM Dec 23 2015 01:03:00 ARS National Services Inc, PO Box 463023,  
 Escondido, CA 92046-3023  
 23672323 +EDI: ATTWIREBK.COM Dec 23 2015 01:03:00 ATT, PO Box 5080, Carol Stream, IL 60197-5080  
 23672319 +EDI: AFNIRECOVERY.COM Dec 23 2015 01:03:00 Afni, Inc., Po Box 3097,  
 Bloomington, IL 61702-3097  
 23672324 EDI: BANKAMER.COM Dec 23 2015 01:03:00 Bank Of America, Attention: Recovery Department,  
 4161 Piedmont Pkwy., Greensboro, NC 27410  
 23672325 EDI: BANKAMER.COM Dec 23 2015 01:03:00 Bank of America, PO Box 982235,  
 El Paso, TX 79998  
 23672328 +EDI: STFC.COM Dec 23 2015 01:03:00 Cach Llc/Square Two Financial, Attention: Bankruptcy,  
 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485  
 23672334 +EDI: CHASE.COM Dec 23 2015 01:03:00 Chase Bp Prvt Lbl, P.o. Box 15298,  
 Wilmington, DE 19850-5298  
 23672340 +E-mail/Text: cfsautoloans@gmail.com Dec 23 2015 01:28:58 Consumer Financial Svc,  
 10431 Us Highway 19, Port Richey, FL 34668-3133  
 23672341 +E-mail/Text: collections@barrmgmt.com Dec 23 2015 01:28:50 Devon Financial Services,  
 6414 N. Western Ave, Chicago, IL 60645-5422  
 23672342 +EDI: DISCOVER.COM Dec 23 2015 01:03:00 Discover Card, PO Box 6103,  
 Carol Stream, IL 60197-6103  
 23672343 +EDI: DISCOVER.COM Dec 23 2015 01:03:00 Discover Fin Svcs Llc, Po Box 15316,  
 Wilmington, DE 19850-5316  
 23672344 +EDI: DCI.COM Dec 23 2015 01:03:00 Diversified Consultant, 10550 Deerwood Park Blvd,  
 Jacksonville, FL 32256-0596  
 23672344 +E-mail/Text: bankruptcynotices@dcicollect.com Dec 23 2015 01:30:42 Diversified Consultant,  
 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596  
 23672353 +EDI: HFC.COM Dec 23 2015 01:03:00 Hsbc Bank, Po Box 9, Buffalo, NY 14240-0009

District/off: 0752-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 67

Date Rcvd: Dec 22, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

23672368 +EDI: MID8.COM Dec 23 2015 01:03:00 Midland Funding, 8875 Aero Dr Ste 200,  
San Diego, CA 92123-2255  
23672375 +EDI: PRA.COM Dec 23 2015 01:03:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502-4962  
23672376 +E-mail/Text: Supportservices@receivablesperformance.com Dec 23 2015 01:32:38  
Receivables Performanc, 20816 44th Ave Wes, Lynnwood, WA 98036-7744  
23672377 +E-mail/Text: Supportservices@receivablesperformance.com Dec 23 2015 01:32:38  
Receivables Performance Mgmt LLC, PO Box 1548, Lynnwood, WA 98046-1548  
23672379 +EDI: DRIV.COM Dec 23 2015 01:03:00 Santander Consumer Usa, Po Box 961245,  
Ft Worth, TX 76161-0244  
23672381 +EDI: SEARS.COM Dec 23 2015 01:03:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
23672380 +EDI: SEARS.COM Dec 23 2015 01:03:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283  
23672382 +EDI: SWCR.COM Dec 23 2015 01:03:00 Southwest Credit Syste, 4120 International Parkway,  
suite 1100, Carrollton, TX 75007-1958  
23672382 +E-mail/Text: bankruptcy@sw-credit.com Dec 23 2015 01:29:41 Southwest Credit Syste,  
4120 International Parkway, suite 1100, Carrollton, TX 75007-1958  
23672359 E-mail/Text: pauline.burt@timepaymentcorp.com Dec 23 2015 01:29:51 Leasecomm Corp,  
10 M Commerce Way, Woburn, MA 01801  
23672386 +EDI: WFFC.COM Dec 23 2015 01:03:00 Wellsfargo, 800 Walnut St, Des Moines, IA 50309-3605  
TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

23672322\* +ARS National Services, Inc, PO Box 463023, Escondido, CA 92046-3023  
23672365\* +Metro. Bank, 2201 West Cermak Rd, Chicago, IL 60608-3921  
23672371\* +Municollofam, 3348 Ridge Road, Lansing, IL 60438-3112  
23672387\* +Wellsfargo, 800 Walnut St, Des Moines, IA 50309-3605

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 24, 2015

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2015 at the address(es) listed below:

Andrew Field on behalf of Debtor 1 Manuel Salazar ajosephfield@comcast.net,  
cpaiello@comcast.net; ajosephfield@aol.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Richard M. Fogel rfogel@shawfishman.com, il72@ecfcbis.com  
Tyler J Manic on behalf of Creditor Pan American Bank tmanic@schainbanks.com,  
kregnas@schainbanks.com

TOTAL: 4